

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

RAYMOND WAYNE LINK,

Plaintiff,

v.

Case No. 3:24-cv-00328-MHL

EQUIFAX INFORMATION SERVICES,
LLC, EXPERIAN INFORMATION
SOLUTIONS, INC., AND VIRGINIA
CREDIT UNION,

Defendants.

DEFENDANT EQUIFAX INFORMATION SERVICES LLC'S
ANSWER TO PLAINTIFF'S COMPLAINT

Defendant, Equifax Information Services LLC ("Equifax" or "Defendant"), by and through its undersigned counsel, files its Answer and Defenses to Plaintiff's Complaint as follows:

PRELIMINARY STATEMENT

In answering the Complaint, Equifax states that it is responding to allegations on behalf of itself only, even where the allegations pertain to alleged conduct by all Defendants. Equifax denies any and all allegations contained in the headings and/or unnumbered paragraphs in the Complaint.

ANSWER

In response to the specific allegations in the enumerated paragraphs in the Complaint, Equifax responds as follows:

PRELIMINARY STATEMENT

1. In response to Paragraph 1, Equifax admits that Plaintiff purports to bring claims under the Fair Credit Reporting Act (“FCRA”). Equifax denies that it violated the FCRA, denies that Plaintiff was damaged by any action or inaction of Equifax, and denies that Plaintiff is entitled to any of the relief requested.

JURISDICTION, VENUE and JURY DEMAND

2. In response to Paragraph 2, to the extent Plaintiff has properly alleged his claims, Equifax admits this venue is proper.

3. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 3.

4. In response to Paragraph 4, Equifax admits it conducts business in the State of Virginia

5. In response to Paragraph 5, Equifax admits that Plaintiff demands jury trial.

PARTIES

6. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 6.

7. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 7.

8. Equifax admits the allegations in Paragraph 8.

9. In response to Paragraph 9, Equifax solely admits that it is a consumer reporting agency as defined by the FCRA.

10. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 10.

11. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 11.

12. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 12.

13. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 13.

14. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 14.

FACTS

15. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 15.

16. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 16.

17. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 17. Equifax denies any allegation of reporting inaccurate information in Plaintiff's credit file.

18. Equifax denies the allegations in Paragraph 18.

19. In response to Paragraph 19, Equifax states the credit file speaks for itself. To the extent Plaintiff misstates, misquotes, or takes out of context the credit file, the allegations are denied. Equifax denies any allegation of reporting inaccurate information in Plaintiff's credit file.

20. Equifax denies the allegations in Paragraph 20 as stated.

21. Equifax is otherwise without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 21. Equifax denies any allegation of reporting inaccurate information in Plaintiff's credit file.

22. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 22.

23. Equifax denies the allegations in Paragraph 23.

24. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 24.

25. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 25.

26. Equifax denies the allegations in Paragraph 26.

27. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 27.

28. Equifax denies the allegations in Paragraph 28 as stated.

29. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 29.

30. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 30.

31. Equifax denies the allegations in Paragraph 31.

COUNT ONE:
CLAIM FOR RELIEF AS TO VACU
15 U.S.C. §1681s-2[b]

32. In response to Paragraph 32, Equifax reasserts and re-alleges its responses and defenses set forth herein.

33. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 33.

34. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 34.

35. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 35.

36. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 36.

37. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 37.

38. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 38.

39. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 39.

COUNT TWO
CLAIM FOR RELIEF As to Equifax, and Experian
15 U.S.C. §1681e[b]

40. Equifax reasserts and re-alleges its responses and defenses set forth herein.

41. Equifax denies the allegations in Paragraph 41.

42. Equifax denies the allegations in Paragraph 42.

43. Equifax denies the allegations in Paragraph 43.

44. Equifax denies the allegations in Paragraph 44.

45. Equifax denies the allegations in Paragraph 45.

COUNT THREE
CLAIM FOR RELIEF As to Equifax, and Experian

15 U.S.C. §1681i[a]

- 46. Equifax reasserts and re-alleges its responses and defenses set forth herein.
- 47. Equifax denies the allegations in Paragraph 47.
- 48. Equifax denies the allegations in Paragraph 48.
- 49. Equifax denies the allegations in Paragraph 49.
- 50. Equifax denies the allegations in Paragraph 50.
- 51. Equifax denies the allegations in Paragraph 51.
- 52. Equifax denies the allegations in Paragraph 52.
- 53. Equifax denies the allegations in Paragraph 53.
- 54. Equifax denies the allegations in Paragraph 54.
- 55. Equifax denies the allegations in Paragraph 55.

Equifax denies that Plaintiff is entitled to any of the relief claimed in his Complaint, including damages, costs, and fees.

WHEREFORE, having fully answered or otherwise responded to the allegations in Plaintiff's Complaint, Equifax prays that:

(1) Plaintiff's Complaint be dismissed in its entirety and with prejudice as to Equifax, with all costs taxed against Plaintiff; and

(2) it recover such other and additional relief as the Court deems just and appropriate.

DATED: July 5, 2024

Respectfully submitted,

By: /s/ John W. Montgomery, Jr.

John W. Montgomery,

Jr. VSB No. 37149

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LLC

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CERTIFICATE OF SERVICE

I hereby certify that on this 5th day of July, 2024, a true copy of the foregoing has been furnished via the Court's CM/ECF system which will send notification to all counsel of record.

/s/ John W. Montgomery, Jr.
John W. Montgomery, Jr.
Counsel for Defendant
Equifax Information Services LLC